

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
Debtors.

: Bankruptcy Case No.: 18-21728-CMB  
: Chapter 11  
:

Reporting Period: July 2018

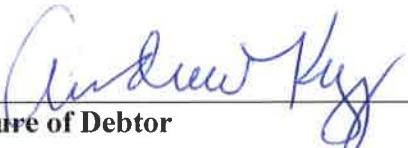
MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	MOR-I (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

8/24/18  
Date

  
Signature of Joint Debtor

8/24/18  
Date

---

Signature of Preparer

---

Date

---

Printed Name of Preparer

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
Debtors.

: Bankruptcy Case No.: 18-21728-CMB  
:  
:  
: Chapter 11  
:

Reporting Period: \_\_\_\_\_

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.  
A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	<i>164.63</i>	
<b>RECEIPTS</b>		
Wages (Net)	<i>2452.79</i>	
Interest and Dividend Income	<i>0</i>	
Alimony and Child Support	<i>0</i>	
Social Security and Pension Income	<i>530.00</i>	
Sale of Assets	<i>0</i>	
Other Income (attach schedule)	<i>330.00</i>	
<b>Total Receipts</b>	<i>3312.79</i>	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	<i>0</i>	
Rental Payment(s)	<i>0</i>	
Other Secured Note Payments	<i>0</i>	
Utilities	<i>1428.13</i>	
Insurance	<i>410.83</i>	
Auto Expense	<i>76.00</i>	
Lease Payments	<i>0</i>	
IRA Contributions	<i>0</i>	
Repairs and Maintenance	<i>30.00</i>	
Medical Expenses	<i>30.28</i>	
Household Expenses	<i>776.95</i>	
Charitable Contributions	<i>0</i>	
Alimony and Child Support Payments	<i>0</i>	
Taxes - Real Estate	<i>0</i>	
Taxes - Personal Property	<i>0</i>	
Taxes - Other (attach schedule)	<i>0</i>	
Travel and Entertainment	<i>0</i>	
Gifts	<i>0</i>	
Other (attach schedule)	<i>113.40</i>	
<b>Total Ordinary Disbursements</b>	<i>2921.65</i>	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	<i>..</i>	
U. S. Trustee Fees	<i>325.00</i>	
Other Reorganization Expenses (attach schedule)	<i>0</i>	
<b>Total Reorganization Items</b>	<i>325.00</i>	
<b>Total Disbursements (Ordinary + Reorganization)</b>	<i>3246.65</i>	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<i>0</i>	
<b>Cash - End of Month (Must equal reconciled bank)</b>	<i>1759.77</i>	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
Debtors. : Bankruptcy Case No.: 18-21728-CMB  
: Chapter 11  
: (9/99)

Reporting Period: \_\_\_\_\_

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Schmalz pymt	\$330.00	
Other Taxes		
Other Ordinary Disbursements		
People Fee Resumption	63.40 50.00	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)  
(9/99)

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
Debtors.

: Bankruptcy Case No.: 18-21728-CMB  
: Chapter 11  
: Reporting Period: \_\_\_\_\_

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
<b>Withholding</b>	229.45					
<b>FICA- Employee</b>	188.80					
<b>FICA-Employer</b>						
<b>Unemployment</b>						
<b>Income</b>						
<b>Other:</b>						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
<b>Withholding</b>	93.48					
<b>Sales</b>						
<b>Excise</b>						
<b>Unemployment</b>	1.83					
<b>Real Property</b>						
<b>Personal Property</b>						
<b>Other:</b>						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
<b>Accounts Payable</b>						
<b>Wages-Payable</b>						
<b>Taxes Payable</b>						
<b>Rent/Leases-Building</b>						
<b>Rent/Leases- Equipment</b>						
<b>Secured Debt/Adequate Protection</b>						
<b>Professional Fees</b>						
<b>Amounts Due to Insiders**</b>						
<b>Other:</b>						
<b>Other:</b>						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

---



---

(9/99)

In Re: Andrew F. Kuzy, and : Bankruptcy Case No.: 18-21728-CMB  
Colleen A. Kuzy, :  
Debtors. : Chapter 11

Reporting Period: \_\_\_\_\_

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		

<u>Earnings</u>	<u>Earnings This Pay</u>	<u>Earnings YTD</u>	<u>Document Rate</u>	<u>Page 6 of 101 Hours This Pay</u>	<u>Hours YTD</u>
Regular Removal	1387.50 75.00	20025.00 875.00	15.0000	92.50	1335.00
Total	1462.50	20900.00		92.50	1335.00

<u>Taxes</u>	<u>This Pay</u>	<u>YTD</u>
Social Security	90.68	1295.83
Medicare	21.21	303.07
Federal Income Tax	107.54	1574.35
Pennsylvania	44.90	641.62
PA LST \$52	2.00	28.00
PA Employee Unemp.	0.88	12.53
S Strabane Twp.	14.63	209.03
Total	281.84	4064.43

<u>Net Pay</u>	<u>This Pay</u>	<u>YTD</u>
This Check	1180.66	16835.57

**Other Information:**

<u>Tax Status</u>	<u>Taxable Earnings This Pay</u>	<u>Taxable Earnings YTD</u>	<u>Status Exmptn</u>
Social Security	1462.50	20900.00	
Medicare	1462.50	20900.00	
Federal Income Tax	1462.50	20900.00	M / 0
Pennsylvania	1462.50	20900.00	M / 0
PA LST \$52	1462.50	20900.00	
PA Employee Unemp.	1462.50	20900.00	
S Strabane Twp.	1462.50	20900.00	M / 0

Salandra Funeral Service, Inc.  
 304 West Pike Street  
 Canonsburg, PA 15317

PAPT P596

Earnings	Earnings This Pay	Earnings YTD	Rate	Page 7 of 11 Hours This Pay	Hours YTD
Regular	1507.50	21532.50	15.0000	100.50	1435.50
Removal	75.00	950.00			
Total	1582.50	22482.50		100.50	1435.50

Taxes	This Pay	YTD
Social Security	98.12	1393.95
Medicare	22.95	326.02
Federal Income Tax	121.94	1696.29
Pennsylvania	48.58	690.20
PA LST \$52	2.00	30.00
PA Employee Unemp.	0.95	13.48
S Strabane Twp.	15.83	224.86
Total	310.37	4374.80

Net Pay	This Pay	YTD
This Check	1272.13	18107.70

**Other Information:**

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	1582.50	22482.50	
Medicare	1582.50	22482.50	
Federal Income Tax	1582.50	22482.50	M / 0
Pennsylvania	1582.50	22482.50	M / 0
PA LST \$52	1582.50	22482.50	
PA Employee Unemp.	1582.50	22482.50	
S Strabane Twp.	1582.50	22482.50	M / 0

Salandra Funeral Service, Inc.  
304 West Pike Street  
Canonsburg, PA 15317

PAPT P596



4140 E. State Street  
Hermitage, PA 16148

**ADDRESS SERVICE REQUESTED**

ANDREW F. KUZY, DEBTOR IN POSSESSION  
COLLEEN A. KUZY, DEBTOR IN POSSESSION  
531 WARRICK DR  
WASHINGTON PA 15301-9513

ANDREW F. KUZY, DEBTOR IN

Page 1 of 4

Primary Account Number:

**Managing Your Accounts**

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street  
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$1,505.87

**FREE SMALL BUSINESS CHECKING -****Account Summary**

Date	Description	Amount		
06/30/2018	Balance Last Statement	\$500.00	Minimum Balance	\$927.04
	4 Credit(s) This Period	\$4,226.42	Average Ledger Balance	\$1,682.62
	44 Debit(s) This Period	\$3,220.55	Average Available Balance	\$1,476.75
07/31/2018	Balance This Statement	\$1,505.87		

**Account Activity**

Post Date	Description	Debits	Credits	Balance
06/30/2018	Balance Last Statement			\$500.00
07/02/2018	DEPOSIT		\$1,443.63	\$1,943.63
07/05/2018	CHECK # 991	\$250.00		\$1,693.63
07/05/2018	73676 POS PUR 07/03 13:58 SUNOCO 005968820 CANONSBURG PA 0059003 073676~5542	\$37.00		\$1,656.63
07/09/2018	22238 PIN PUR 07/09 11:06 GIANT-EAGLE #003 Washington PA 39000800 77097~5411	\$119.70		\$1,536.93
07/12/2018	38858 POS PUR 07/12 09:39 COMCAST THREERIV 800-COMCAST PA 00000000 0388~4899	\$300.00		\$1,236.93
07/12/2018	88354 POS PUR 07/11 02:58 SUNOCO 005968820 CANONSBURG PA 0059003 088354~5542	\$39.00		\$1,197.93
07/12/2018	14072 POS PUR 07/11 18:03 WM SUPERCENTER # WASHINGTON PA 17390048 38472~5411	\$17.85		\$1,180.08
07/13/2018	DEPOSIT		\$1,180.66	\$2,360.74
07/16/2018	DEPOSIT		\$330.00	\$2,690.74
07/16/2018	641209 PIN PUR 07/16 12:12 TJMAXX #0074 394 MCMURRAY PA 99999999 641209 ~5651	\$52.98		\$2,637.76
07/16/2018	955977 PIN PUR 07/15 13:23 SAMSCLUB #6251 WASHINGTON PA 24625101 955977 ~5411	\$48.41		\$2,589.35
07/16/2018	65281 POS PUR 07/14 11:18 WM SUPERCENTER # WASHINGTON PA 17390075 58897~5411	\$31.55		\$2,557.80



## **RECONCILEMENT OF YOUR CHECKING/SAVINGS ACCOUNT**

*The reconciliation of this statement with your records is essential. Any error must be reported as soon as possible.*

## **TO VERIFY YOUR CHECKBOOK BALANCE FOLLOW THESE SIMPLE STEPS:**

- 1** COMPARE transactions shown on this statement with entries in your checkbook. Mark those paid or credited on this statement in your checkbook.
  - 2** COMPARE the check numbers listed on this statement with the entries in your checkbook and mark those paid.
  - 3** LIST AND TOTAL all checks and other withdrawals that remain outstanding including those from previous statements in the space to the left.
  - 4** ENTER into your checkbook and adjust the balance by adding interest credited, pre-authorized deposits or other credit (+) transactions shown on the front of this statement which are not in your checkbook.
  - 5** ENTER into your checkbook and adjust the balance by subtracting service fees, pre-authorized payments or other debit (-) transactions shown on the front of this statement which are not in your checkbook.
  - 6** ENTER "Current Statement Balance" from the front of this statement. \$ \_\_\_\_\_
  - 7** ADD deposits made after "Period Ending Date" of this statement.  
(+) \_\_\_\_\_  
(+) \_\_\_\_\_  
(+) \_\_\_\_\_  
(+) \_\_\_\_\_  
(+) \_\_\_\_\_  
(+) \_\_\_\_\_  
**TOTAL** \$ \_\_\_\_\_
  - 8** SUBTRACT checks and withdrawals outstanding. (-) \$ \_\_\_\_\_

Your checkbook should show this balance. ..... \$ \_\_\_\_\_

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS (EFT)  
ON YOUR CONSUMER ACCOUNT:**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-555-5455 or write to us at the address shown on your statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1) Tell us your name and account number (if any).
  - 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - 3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. A Consumer Account is a deposit account which is used primarily for personal, family or household purposes.

## **HOW TO CONFIRM PRE-AUTHORIZED DEPOSITS:**

If you arranged to have direct deposits made to your Consumer Account at least once every 60 days from the same person or company, you can call us at 1-800-555-5455 to find out whether the deposit was made.

**FREE SMALL BUSINESS CHECKING -****(continued)****Account Activity (continued)**

<b>Post Date</b>	<b>Description</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
07/16/2018	38813 POS PUR 07/14 06:05 SUBWAY 00 WASHINGTON PA 001 038813 ~5814	\$10.37		\$2,547.43
07/17/2018	AMAZON MARKETPLA INTERNET	\$63.49		\$2,483.94
07/17/2018	64558 POS PUR 07/16 06:02 MCDONALD'S F1153 WASHINGTON PA 1 064558 ~5814	\$23.37		\$2,460.57
07/17/2018	72896 POS PUR 07/16 17:47 USPS PO 41115205 CANONSBURG PA 00000000 07289~9402	\$2.92		\$2,457.65
07/18/2018	CHECK # 994	\$275.00		\$2,182.65
07/19/2018	1662 PIN PUR 07/19 12:27 GIANT-EAGLE #003 Washington PA 39001500 14134~5411	\$77.68		\$2,104.97
07/19/2018	CHECK # 993	\$63.40		\$2,041.57
07/19/2018	49823 POS PUR 07/18 21:53 WALGREENS #10786 CANONSBURG PA 00000000 04982~5912	\$21.45		\$2,020.12
07/19/2018	197107 POS PUR 07/19 17:44 Wal-Mart Super C WASHINGTON PA 17390046 82002~5411	\$19.55		\$2,000.57
07/23/2018	CHECK # 995	\$50.00		\$1,950.57
07/23/2018	833930 POS PUR 07/21 11:26 Wal-Mart Super C WASHINGTON PA 17390013 82024~5411	\$39.62		\$1,910.95
07/23/2018	381468 POS PUR 07/22 11:50 WAL-MART #1739 WASHINGTON PA 17390045 8203340~5411	\$35.88		\$1,875.07
07/23/2018	499662 POS PUR 07/22 18:35 Wal-Mart Super C WASHINGTON PA 17390045 82032~5411	\$5.31		\$1,869.76
07/24/2018	CHECK # 992	\$325.00		\$1,544.76
07/24/2018	46992 PIN PUR 07/24 12:11 Wal-Mart Super C WASHINGTON PA 17390047 82053~5411	\$38.95		\$1,505.81
07/25/2018	81883 POS PUR 07/24 06:58 JEFFREYS DRUG ST CANONSBURG PA 29235480 08188~5912	\$18.28		\$1,487.53
07/25/2018	292917 POS PUR 07/25 07:06 Wal-Mart Super C WASHINGTON PA 17390048 82064~5411	\$6.00		\$1,481.53
07/26/2018	SURCHARGE FEE 450784 ATM WTD 07/26 13:21 PNC BANK WASHINGTON PA PX1256 450784 ~	\$3.50		\$1,478.03
07/26/2018	450784 ATM WTD 07/26 13:21 PNC BANK WASHINGTON PA PX1256 450784 ~6011	\$100.00		\$1,378.03
07/26/2018	9829 POS PUR 07/26 08:44 GET GO #3154 Washington PA 54023100 786157 ~5541	\$25.00		\$1,353.03
07/26/2018	FEE FOR ATM WTD 07/26 13:21 PNC BANK WASHINGTON PA PX1256 450784 ~6011	\$2.75		\$1,350.28
07/27/2018	78859 RECURRING 07/27 15:46 COMCAST THREE CS 800-266-2278 PA 00000000 078~4899	\$330.02		\$1,020.26
07/27/2018	30002 POS PUR 07/26 18:30 A CUT ABOVE SALO WASHINGTON PA 72179875 03000~7230	\$60.00		\$960.26
07/27/2018	9440 POS PUR 07/26 17:31 SUBWAY 00 WASHINGTON PA 001 009440 ~5814	\$21.22		\$939.04
07/27/2018	14840 POS PUR 07/26 09:14 JEFFREYS DRUG ST CANONSBURG PA 29235480 01484~5912	\$12.00		\$927.04
07/30/2018	DEPOSIT		\$1,272.13	\$2,199.17
07/30/2018	CHECK # 996	\$135.83		\$2,063.34
07/30/2018	477936 PIN PUR 07/28 12:41 Wal-Mart Super C WASHINGTON PA 17390046 82097~5411	\$123.92		\$1,939.42
07/30/2018	30540 POS PUR 07/29 10:48 WM SUPERCENTER # WASHINGTON PA 17390056 23368~5411	\$59.98		\$1,879.44
07/30/2018	289709 POS PUR 07/27 19:41 Wal-Mart Super C WASHINGTON PA 17390048 82084~5411	\$23.00		\$1,856.44

## Account Activity (continued)

Document

(continued)

Page 11 of 11

Post Date	Description	Debits	Credits	Balance
07/30/2018	46075 POS PUR 07/28 20:43 LOWES #00671* WASHINGTON PA 00000000 046075 ~5200	\$14.51		\$1,841.93
07/30/2018	70045 POS PUR 07/28 07:27 SARRIS CANDIES CANONSBURG PA 09227357 070045 ~5999	\$12.90		\$1,829.03
07/31/2018	61307 POS PUR 07/31 10:46 COMCAST THREERIV 800-COMCAST PA .	\$220.25		\$1,608.78
07/31/2018	37106 PIN PUR 07/31 11:57 FAMOUSFOOTWEAR#2 WASHINGTON PA 08485113 82128~5661	\$54.98		\$1,553.80
07/31/2018	90156 POS PUR 07/30 07:26 MCDONALD'S F4865 CANONSBURG PA 1 090156 ~5814	\$24.23		\$1,529.57
07/31/2018	80010 POS PUR 07/30 07:44 IMPERIAL CLEANER WASHINGTON PA 73228270 08001~7216	\$23.70		\$1,505.87
07/31/2018	<b>Balance This Statement</b>			<b>\$1,505.87</b>

**Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
991	07/05/2018	\$250.00	993	07/19/2018	\$63.40	995	07/23/2018	\$50.00
992	07/24/2018	\$325.00	994	07/18/2018	\$275.00	996	07/30/2018	\$135.83

\* Indicates skipped check number

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
07/02/2018	\$1,943.63	07/17/2018	\$2,457.65	07/26/2018	\$1,350.28
07/05/2018	\$1,656.63	07/18/2018	\$2,182.65	07/27/2018	\$927.04
07/09/2018	\$1,536.93	07/19/2018	\$2,000.57	07/30/2018	\$1,829.03
07/12/2018	\$1,180.08	07/23/2018	\$1,869.76	07/31/2018	\$1,505.87
07/13/2018	\$2,360.74	07/24/2018	\$1,505.81		
07/16/2018	\$2,547.43	07/25/2018	\$1,481.53		